

## ERECTION AND INSPECTION OF BUILDINGS.

There is perhaps no law upon our statute books that will eventually do more for the good of the State and the protection of the property of her citizens than the building and inspection law. Under this law buildings are required to be erected in a proper manner, so they will not only be safe themselves from fire, but not be a menace to the surrounding property. Every incorporated city and town is required to have a chief of fire department and to see that the buildings therein are regularly inspected. Much good has been accomplished by the enforcement of this law, and the best proof of its value is that it is most highly prized in those cities where it is most rigidly enforced. No progressive city or town in the State can afford to disregard its requirements and allow its citizens to erect buildings regardless of their safety. The enforcement of this law now gives a reduction in the rates of all cities and towns complying with its provisions, and in the end will very much lessen the fire waste in the State and further reduce the cost of insurance.

## INSPECTION AND INSURANCE OF STATE PROPERTY.

Under the law it is made the duty of the Insurance Commissioner to inspect, at least once each year, the different State institutions, and to make such recommendations as seem proper to him to protect the State property and the inmates. This duty the Commissioner has endeavored to perform, and begs to express his appreciation, not only of the courtesy extended to him by those having charge of these institutions, but of their willingness to carry out the suggestions made by him. It is also the duty of the Commissioner to place insurance upon all State property, and for this he is allowed to use not exceeding \$10,000 annually. During last year he has provided protection of \$2,000,000 against fire for State property, at a cost of \$9,959.53 during the fiscal year ending November 30, 1907. Because of the erection of new buildings at the different State institutions, as well as the additions to the buildings already erected, the Commissioner finds it is impossible for him, with the amount of appropriation for this purpose, to provide such protection as in his judgment should be given to the State against the loss or damage of its property by fire.